

**UNITED STATES BANKRUPTCY COURT FOR THE  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

<b>In re:</b>	)	<b>Chapter 7</b>
	)	
<b>EARNESTINE WARREN</b>	)	
	)	<b>Bankruptcy No. 15-26517</b>
	)	
<b>Debtor.</b>	)	<b>Honorable Carol A. Doyle</b>
	)	

**CERTIFICATE OF SERVICE**

The undersigned certifies that on December 1, 2017, she caused a copy of the attached Notice of Trustee's Final Report and Applications for Compensation and Deadline to Object (NFR) to be served upon each person shown on the attached service list by first class United States mail, with postage prepaid. Those marked with an \* were served via the Court's ECF System.

Date: December 1, 2017

/s/ Rachel A. Leibowitz  
Paralegal

Lakelaw  
53 W. Jackson Blvd., Suite 1115  
Chicago, Illinois 60604  
312.360.1501

**SERVICE LIST**

American InfoSource LP as agent for  
TD Bank, USA  
PO Box 248866  
Oklahoma City, OK 73124-8866

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Quantum3 Group LLC as agent for  
MOMA Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
MOMA Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
MOMA Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

Capital One Bank (USA), N.A.  
PO Box 71083  
Charlotte, NC 28272-1083

State Farm Bank  
c o Becket and Lee LLP  
PO Box 3001  
Malvern, PA 19355-0701

Capital One, N.A.  
c o Becket and Lee LLP  
PO Box 3001  
Malvern, PA 19355-0701

PYOD, LLC its successors and assigns as assignee  
of Citibank, N.A.  
Resurgent Capital Services  
PO Box 19008  
Greenville, SC 29602

PYOD, LLC its successors and assigns as assignee  
of Citibank, N.A.  
Resurgent Capital Services  
PO Box 19008  
Greenville, SC 29602

PYOD, LLC its successors and assigns as assignee  
of Citibank, N.A.  
Resurgent Capital Services  
PO Box 19008  
Greenville, SC 29602

Wells Fargo Bank NA  
PO Box 10438  
Des Moines IA 50306-0438

Portfolio Recovery Associates, LLC  
Successor to US Bank  
POB 41067  
Norfolk, VA 23541

Portfolio Recovery Associates, LLC  
Successor to Synchrony Bank  
(SAMS CLUB MASTERCARD)  
POB 41067  
Norfolk, VA 23541

Portfolio Recovery Associates, LLC  
Successor to Synchrony Bank  
(TJX REWARDS MASTERCARD)  
POB 41067  
Norfolk, VA 23541

Portfolio Recovery Associates, LLC  
Successor to Synchrony Bank  
(JC PENNEY CREDIT CARD)  
POB 41067  
Norfolk, VA 23541

Portfolio Recovery Associates, LLC  
Successor to Synchrony Bank  
(JC PENNEY CREDIT CARD)  
POB 41067  
Norfolk, VA 23541

Portfolio Recovery Associates, LLC  
Successor to Synchrony Bank  
(WALMART CREDIT CARD)  
POB 41067  
Norfolk, VA 23541

Earnestine Warren  
PO Box 350032  
Elmwood Park, IL 60707

Janna L Quarless\*  
The Semrad Law Firm, LLC  
20 S. Clark Street, 28th Floor  
Chicago, IL 60603

United States Trustee Patrick S. Layng\*  
Office of the United States Trustee  
219 South Dearborn Street, Suite 873  
Chicago, IL 60604

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 15-26517
	§	
EARNESTINE WARREN	§	
	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 01/10/2018, in Courtroom 742, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/01/2017

By: /s/ David P. Leibowitz  
Trustee

David P. Leibowitz  
53 West Jackson Boulevard, Suite 1115  
Chicago, IL 60604

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: § Case No. 15-26517  
§  
EARNESTINE WARREN §  
§  
§  
Debtor(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of* \$23,000.00  
*and approved disbursements of* \$13,523.49  
*leaving a balance on hand of<sup>1</sup>:* \$9,476.51

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
	BlueCross BlueShield of Illinois	\$17,244.08	\$3,088.30	\$3,088.30	\$0.00

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$9,476.51

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$3,050.00	\$0.00	\$3,050.00
David P. Leibowitz, Trustee Expenses	\$39.37	\$0.00	\$39.37
Lakelaw, Attorney for Trustee Fees	\$2,017.50	\$0.00	\$2,017.50
Lakelaw, Attorney for Trustee Expenses	\$107.97	\$0.00	\$107.97
Other: Contingency Fee, Attorney for Trustee Fees	\$7,666.66	\$7,666.66	\$0.00

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Other: Expenses, Attorney for Trustee Expenses	\$2,655.50	\$2,655.50	\$0.00
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Total to be paid for chapter 7 administrative expenses: \$5,214.84  
 Remaining balance: \$4,261.67

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
 Remaining balance: \$4,261.67

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
 Remaining balance: \$4,261.67

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$27,110.98 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 15.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	American InfoSource LP as agent for	\$835.59	\$0.00	\$131.34
2	Discover Bank	\$4,572.27	\$0.00	\$718.73
3	Quantum3 Group LLC as agent for	\$702.76	\$0.00	\$110.47
4	Quantum3 Group LLC as agent for	\$1,451.21	\$0.00	\$228.12
5	Quantum3 Group LLC as agent for	\$174.86	\$0.00	\$27.49
6	Capital One Bank (USA), N.A. by American InfoSource LP as agent	\$1,156.62	\$0.00	\$181.81

7	State Farm Bank	\$1,388.71	\$0.00	\$218.30
8	Capital One, N.A.	\$446.66	\$0.00	\$70.21
9	PYOD, LLC its successors and assigns as assignee	\$3,428.96	\$0.00	\$539.01
10	PYOD, LLC its successors and assigns as assignee	\$1,727.35	\$0.00	\$271.53
11	PYOD, LLC its successors and assigns as assignee	\$484.66	\$0.00	\$76.19
12	Wells Fargo Bank NA	\$2,989.56	\$0.00	\$469.94
13	Portfolio Recovery Associates, LLC	\$3,643.49	\$0.00	\$572.73
14	Portfolio Recovery Associates, LLC	\$694.04	\$0.00	\$109.10
15	Portfolio Recovery Associates, LLC	\$919.36	\$0.00	\$144.52
16	Portfolio Recovery Associates, LLC	\$488.73	\$0.00	\$76.83
17	Portfolio Recovery Associates, LLC	\$935.22	\$0.00	\$147.01
18	Portfolio Recovery Associates, LLC	\$1,070.93	\$0.00	\$168.34

Total to be paid to timely general unsecured claims: \$4,261.67  
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00  
 Remaining balance: \$0.00



Prepared By: /s/ David P. Leibowitz

Trustee

David P. Leibowitz  
53 West Jackson Boulevard, Suite 1115  
Chicago, IL 60604

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.